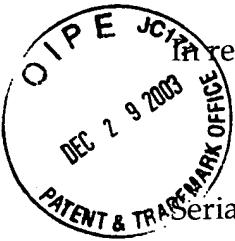


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Patent Application of:)
Gregory PHILLIPS et al.)
Serial No.: 10/670,358)
Filed: September 26, 2003)
Group Art Unit: 3624
Examiner: Unassigned

For: DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY AND/OR
DELIVERY TO OTHERS

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, Applicant is submitting herewith copies of the references listed on the attached Form PTO/SB/08A (modified) for consideration and to be made of record herein by the U.S. Patent and Trademark Office in the above-captioned application.

Applicant respectfully points out that the submission of the listed documents in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Supplemental Information Disclosure Statement is not an indication that a search has been made.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form PTO/SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are

necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

Dated: 12/29/03

By:

Thomas D. Bradshaw

Thomas D. Bradshaw
Registration No. 51,492

Hunton & Williams
Intellectual Property Department
1900 K Street, N.W.
Suite 1200
Washington, DC 20006
(202) 955-1500 (telephone)
(202) 778-2201 (facsimile)

Substitute for form 1449A/PTO				Application Number	10/670,358
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Filing Date	September 26, 2003
				First Named Inventor	Gregory PHILLIPS et al.
				Art Unit	3624
				Examiner Name	Unassigned
Sheet 1 of 4				Attorney Docket Number 47004.000262	

DEC 29 2003
U.S. PATENT AND TRADEMARK OFFICE
P.M. EXAMINER
CITE NO. 1

U.S. PATENT DOCUMENTS

*Examiner Initial	Cite No.	DOCUMENT NUMBER	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code (if known)	MM-DD-YYYY		
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
1.	WO	9858345	12/1998	Picciallo			<input checked="" type="checkbox"/>	<input type="checkbox"/>
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NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
2.		CardEx Incentives, 4/6/99, www.cardexco.com, 15 pages		
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4.		JEFFREY M. LACKER, "Stored Value Cards: Costly Private Substitutions for Government Currency", Economic Quarterly, 1996, 17 pages		
5.		"The Evolution of a New Consumerism", Chain Store Age, Vol. 73, 4 pages, June 1997		

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number **10/670,358**Filing Date **September 26, 2003**First Named Inventor **Gregory PHILLIPS et al.**Art Unit **3624**Examiner Name **Unassigned**Sheet **2**

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She t	3	4	Attorney Docket Number

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		Examiner Name	Unassigned	
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29.	Incentive Firms Find Debit Cards A Rewarding Experience, Debit Card News, v.3, n.11, 11/28/97, 3 pages	
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